

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>WESTERN District of NEW YORK</b>		<b>Voluntary Petition</b>																
Name of Debtor (if individual, enter Last, First, Middle): <b>Tracy, Jr., Raymond F.</b>		Name of Joint Debtor (Spouse)(Last, First, Middle): <b>Tracy, Jennifer A.</b>																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>NONE</b>		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>fka Jennifer A. Sciole</b>																
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all) <b>1692</b>		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all) <b>8117</b>																
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>631 75th Street</b> <b>Niagara Falls NY 14304</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>631 75th Street</b> <b>Niagara Falls NY 14304</b>																
County of Residence or of the Principal Place of Business: <b>Niagara</b>		County of Residence or of the Principal Place of Business: <b>Niagara</b>																
Mailing Address of Debtor (if different from street address): <b>SAME</b>		Mailing Address of Joint Debtor (if different from street address): <b>SAME</b>																
Location of Principal Assets of Business Debtor (If different from street address above): <b>NOT APPLICABLE</b>																		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																		
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																		
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																		
<b>Statistical/Administrative Information</b> (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																
Estimated Number of Creditors      1-15      16-49      50-99      100-199      200-999      1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																		
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
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\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

FORM B1, Page 2

**Raymond F. Tracy, Jr. and  
Jennifer A. Tracy****Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed:

**NONE**

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)**

Name of Debtor:

**NONE**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Raymond F. Tracy, Jr.**

Signature of Debtor

**X /s/ Jennifer A. Tracy**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**10/12/2005**

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

☐ Exhibit A is attached and made a part of this petition**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

**X /s/ Randall P. Sinatra 10/12/2005**

Signature of Attorney for Debtor(s)

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

☐ Yes, and exhibit C is attached and made a part of this petition.  
☒ No**Signature of Attorney****X /s/ Randall P. Sinatra**

Signature of Attorney for Debtor(s)

**Randall P. Sinatra**

Printed Name of Attorney for Debtor(s)

**Randall P. Sinatra**

Firm Name

**800 Main Street**

Address

**Suite 4C****Niagara Falls NY 14301****716-285-2533**

Telephone Number

**10/12/2005**

Date

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

**X**

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

In re **Raymond F. Tracy, Jr.**  
**and**  
**Jennifer A. Tracy**  
**fka Jennifer A. Sciole**

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

**1. Income from employment or operation of business.**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT**

**SOURCE (if more than one)**

**Year to date:** \$36,658.23  
**Last Year:** \$51,685.00  
**Year before:** \$50,536.00

**Niagara County Sheriff's Dept. and U.S. Security Associates, Inc.**  
**Town of Niagara and U.S. Security Associates, Inc. and Niagara County**  
**Town of Niagara and U.S. Security Associates, Inc.**

**2. Income other than from employment or operation of business.**

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

**3. Payments to creditors.**

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR</u>	<u>DATES OF PAYMENTS</u>	<u>AMOUNT PAID</u>	<u>AMOUNT STILL OWING</u>
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*Creditor: HSBC Card Services*  
*Address: Household Bank*  
*P.O. Box 80084*  
*Salinas, CA 93912-0084*

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

**4. Suits and administrative proceedings, executions, garnishments and attachments.**

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>CAPTION OF SUIT AND CASE NUMBER</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT OR AGENCY AND LOCATION</u>	<u>STATUS OR DISPOSITION</u>
<i>Capital One Bank vs. Raymond F. Tracy</i> <i>Index No. 37012/05</i>	<i>Civil</i>	<i>Niagara Falls City Court</i>	<i>Pending</i>

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

**5. Repossessions, foreclosures and returns.**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

**6. Assignments and receiverships.**

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

**7. Gifts.**

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**8. Losses.**

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**9. Payments related to debt counseling or bankruptcy.**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY</u>
<i>Payee: Randall P. Sinatra Address: 800 Main Street Suite 4C Niagara Falls, NY 14301</i>	<i>Date of Payment: 9/19/05 Payor: Raymond F. Tracy, Jr.</i>	<i>600.00</i>

**10. Other transfers.**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**11. Closed financial accounts.**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE**12. Safe deposit boxes.**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**13. Setoffs.**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

**14. Property held for another person.**

List all property owned by another person that the debtor holds or controls.

☒ NONE

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**15. Prior address of debtor.**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE

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**16. Spouses and Former Spouses**

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE

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**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE

**18. Nature, location and name of business**

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

☒ NONE

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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 10/12/2005

Signature /s/ Raymond F. Tracy, Jr.  
Raymond F. Tracy, Jr.

Date 10/12/2005

Signature /s/ Jennifer A. Tracy  
Jennifer A. Tracy

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<i>Residence</i> <i>631 75th Street</i> <i>Niagara Falls, New York 14304</i>	<i>Fee Simple</i>	<i>J</i>	<i>\$ 77,000.00</i>	<i>\$ 72,154.49</i>
<b>TOTAL \$</b>			<i>77,000.00</i>	

No continuation sheets attached

(Report also on Summary of Schedules.)



In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<i>Checking account</i> <i>Niagara County Federal Credit Union</i> <i>Location: In debtor's possession</i>	J	\$ 100.00
		<i>Savings account</i> <i>Niagara County Federal Credit Union</i> <i>Location: In debtor's possession</i>	J	\$ 50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Usual Household goods, furniture and furnishings</i> <i>Location: In debtor's possession</i>	J	\$ 1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<i>Usual Wearing apparel</i> <i>Location: In debtor's possession</i>	J	\$ 1,000.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			

In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	None	Description and Location of Property		Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<i>Personal Injury Action Handled by Walsh, Roberts &amp; Grace Law Firm Location: In debtor's possession</i>	H	\$ 14,666.67
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		<i>Automobile 2000 Chevy Tracker 4DSD Mileage: 60,966 Location: In debtor's possession</i>	W	\$ 5,130.00
		<i>Automobile 2001 Oldsmobile Alero 2D Mileage: Location: In debtor's possession</i>	H	\$ 7,320.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			

In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	None	Description and Location of Property		Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
<b>Total</b> ➔			\$ 29,766.67	

In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
<i>Residence</i>	<i>N.Y. Civ. Prac. Law and Rules §5206(a)</i>	<i>\$ 4,845.51</i>	<i>\$ 77,000.00</i>
<i>Usual Household goods, furniture and furnishings</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a) (5)</i>	<i>\$ 1,500.00</i>	<i>\$ 1,500.00</i>
<i>Usual Wearing apparel</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)</i>	<i>\$ 1,000.00</i>	<i>\$ 1,000.00</i>
<i>Personal Injury Action</i>	<i>N.Y. Debtor and Creditor Law §282(3) (iii)</i>	<i>\$ 0.00</i>	<i>\$ 14,666.67</i>
<i>2000 Chevrolet Tracker</i>	<i>N.Y. Debtor and Creditor Law §282(1)</i>	<i>\$ 1,266.00</i>	<i>\$ 5,130.00</i>

In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	<div style="display: flex;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">Codebtor</div> <div> Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien </div> </div>	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: <b>Creditor # : 1</b> <b>Avco Financial Services Inc.</b> <b>5714 S. Transit Road</b> <b>Lockport NY 14094</b>	<div style="display: flex;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">J</div> <div> 1999  Judgment Lien  Residence  631 75th Street  Niagara Falls, NY 14304  Value: \$ 77,000.00 </div> </div>				\$ 3,222.49	\$ 0.00
Account No: 9658 <b>Creditor # : 2</b> <b>National City Bank</b> <b>First Franklin Loan Services</b> <b>P.O. Box 1838</b> <b>Pittsburg PA 15230</b>	<div style="display: flex;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">J</div> <div> 2001  Mortgage  Residence  631 75th Street  Niagara Falls, NY  Value: \$ 77,000.00 </div> </div>				\$ 68,932.00	\$ 0.00
Account No: 6593 <b>Creditor # : 3</b> <b>Primus Financial Services</b> <b>P.O. Box 681811</b> <b>Franklin TN 37068-1811</b>	<div style="display: flex;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">X H</div> <div> 2000  Purchase Money Security  2000 Chevrolet Tracker  Value: \$ 5,130.00 </div> </div>				\$ 3,864.00	\$ 0.00
Account No: 0001 <b>Creditor # : 4</b> <b>Roadloans</b> <b>P.O. Box 4459</b> <b>Huntington BCH CA 92605</b>	<div style="display: flex;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">H</div> <div> 2002  2001 Oldsmobile Alero 2D  Value: \$ 7,320.00 </div> </div>				\$ 9,195.28	\$ 1,875.28
<div style="display: flex; justify-content: space-between;"> <span>No continuation sheets attached</span> <div> <b>Subtotal \$</b>  (Total of this page)  <b>Total \$</b> </div> </div>					<div style="display: flex; justify-content: space-between;"> <span>85,213.77</span> <span>85,213.77</span> </div>	

(Use only on last page. Report total also on Summary of Schedules)

In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

TYPE OF PRIORITY *Taxes and Certain Other Debts Owed to Governmental Units*

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and consideration for Claim	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Total Amount of Claim	Amount Entitled to Priority
Account No: <b>5788</b> <b>Creditor # : 1</b> <b>US Department of Education</b> <b>Direct Loan Servicing Center</b> <b>P.O. Box 4609</b> <b>Utica New York 1350-4609</b>	<b>W</b>	<b>2000</b> <b>Student Loan</b>				<b>\$ 3,799.00</b>	<b>\$ 3,799.00</b>
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							

Sheet No. 1 of 1 continuation sheets attached to

Schedule of Creditors

**Subtotal \$**

(Total of this page)

**3,799.00**

Case 1-05-91180-MJK, Doc 1, Filed 10/12/05, Entered 10/12/05 20:18:54,

(Use only on last page of the completed Schedule E. Report total also on Summary of Schedules.)

Description: Main Document , Page 15 of 33

In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: <b>5600</b> <b>Creditor # : 1</b> <b>Associate Relocation</b> <b>16260 N 71st Street</b> <b>Scottsdale AZ 85254-1591</b>	<b>H</b>	<b>1999</b> <b>Credit Card Purchases</b>					<b>\$ 232.00</b>
Account No: <b>GEZ2</b> <b>Creditor # : 2</b> <b>AT&amp;T</b> <b>P.O. Box 8212</b> <b>Aurora IL 60572-8212</b>	<b>H</b>	<b>2005</b> <b>Utility Bills</b>					<b>\$ 77.10</b>
Account No: <b>GEZ2</b> <b>Representing:</b> <b>AT&amp;T</b>		<b>Risk Management Alternatives</b> <b>802 E Martintown Road</b> <b>Suite 201</b> <b>North Augusta SC 29841</b>					
Account No: <b>4975</b> <b>Creditor # : 3</b> <b>Barzman, Kasimov &amp; Vieth, DDS</b> <b>2430 North Forest Road</b> <b>Getzville New York 14068-1535</b>	<b>H</b>	<b>2004</b> <b>Dental bill</b>					<b>\$ 75.00</b>

3 continuation sheets attached

**Subtotal \$** **384.10**  
(Total of this page)

**Total \$**  
(Report total also on Summary of Schedules)



In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: <b>4975</b>  <b>Representing:</b> <b>Barzman, Kasimov &amp; Vieth, DDS</b>		<b>Security Credit Systems, Inc.</b> <b>P.O. Box 846</b> <b>Buffalo NY 14240-0846</b>				
Account No: <b>8393</b>  <b>Creditor # : 4</b> <b>Capital One Bank</b> <b>P.O. Box 30285</b> <b>Salt Lake City UT 84130-0285</b>	<b>H</b>	<b>2003</b> <b>Credit Card Purchases</b>				<b>\$ 196.69</b>
Account No: <b>8393</b>  <b>Representing:</b> <b>Capital One Bank</b>		<b>Alliance One</b> <b>1160 Centre Pointe Drive</b> <b>Suite 1</b> <b>Mendota Heights MN 55120-1025</b>				
Account No: <b>7082</b>  <b>Creditor # : 5</b> <b>Capital One Bank</b> <b>P.O. Box 30285</b> <b>Salt Lake City UT 84130-0285</b>	<b>H</b>	<b>2005</b> <b>Credit Card Purchases</b>				<b>\$ 835.78</b>
Account No: <b>7082</b>  <b>Representing:</b> <b>Capital One Bank</b>		<b>Forster &amp; Garbus, Esqs.</b> <b>P.O. Box 9030</b> <b>Farmingdale New York 11735-9030</b>				
Account No:  <b>Creditor # : 6</b> <b>Doyle, Murray, Donnarumma</b> <b>57 Davison Court</b> <b>Lockport New York 14094</b>	<b>H</b>	<b>2004</b> <b>Dental bill</b>				<b>\$ 75.00</b>

Sheet No. 1 of 3 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$**  
(Total of this page)**1,107.47****Total \$**  
(Report total also on Summary of Schedules)

In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: <b>4495</b> <b>Creditor # : 7</b> <b>First Premier Bank</b> <b>P.O. Box 5524</b> <b>Sioux Falls SD 57117-5524</b>	<b>H</b>	<b>2005</b> <b>Credit Card Purchases</b>				<b>\$ 283.91</b>
Account No: <b>4495</b> <b>Representing:</b> <b>First Premier Bank</b>		<b>CBE Group</b> <b>131 Tower Park, Ste. 100</b> <b>P.O. Box 2547</b> <b>Waterloo IA 50704-2547</b>				
Account No: <b>1783</b> <b>Creditor # : 8</b> <b>GLHEC/Niagara County</b> <b>P.O. Box 7860</b> <b>Madison WI 53707</b>	<b>W</b>	<b>1998</b>				<b>\$ 14,351.00</b>
Account No: <b>8245</b> <b>Creditor # : 9</b> <b>HSBC Card Services</b> <b>Household Bank</b> <b>P.O. Box 80084</b> <b>Salinas CA 93912-0084</b>	<b>H</b>	<b>2005</b> <b>Credit Card Purchases</b>				<b>\$ 2,031.03</b>
Account No: <b>6965</b> <b>Creditor # : 10</b> <b>Midland Credit Management, Inc</b> <b>P.O. Box 939019</b> <b>San Diego CA 92193-9019</b>	<b>W</b>	<b>2004</b> <b>Credit Purchase</b>				<b>\$ 808.74</b>
Account No: <b>6965</b> <b>Representing:</b> <b>Midland Credit Management, Inc</b>		<b>Leading Edge Recovery Solution</b> <b>P.O. Box 505</b> <b>Linden MI 48451-0505</b>				

Sheet No. 2 of 3 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$**  
(Total of this page)**17,474.68****Total \$**  
(Report total also on Summary of Schedules)

In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: <b>6005</b>  <b>Creditor # : 11</b> <b>National Fuel Gas Distribution Corporation</b> <b>P.O. Box 4103</b> <b>Buffalo NY 14264</b>	<b>W</b>	<b>2005</b> <b>Utility Bills</b>				<b>\$ 1,002.49</b>
Account No: <b>3242</b>  <b>Creditor # : 12</b> <b>Providian National Bank</b> <b>P.O. Box 660509</b> <b>Dallas Texas 75266-0509</b>	<b>H</b>	<b>2005</b> <b>Credit Card Purchases</b>				<b>\$ 2,454.03</b>
Account No: <b>1264</b>  <b>Creditor # : 13</b> <b>Verizon Communications, Inc.</b> <b>P.O. Box 15071</b> <b>Albany NY 12212-5071</b>	<b>H</b>	<b>2005</b> <b>Utility Bills</b>				<b>\$ 53.88</b>
Account No: <b>2092</b>  <b>Creditor # : 14</b> <b>World Financial Network</b> <b>National Bank/Spiegel</b> <b>P.O. Box 182122</b> <b>Columbus OH 43218-2122</b>	<b>W</b>	<b>1999</b> <b>Credit Purchase</b>				<b>\$ 672.00</b>
Account No:						
Account No:						

Sheet No. 3 of 3 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$** **4,182.40**

(Total of this page)

**Total \$** **23,148.65**

(Report total also on Summary of Schedules)

In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if the debtor has no executory contracts or unexpired leases.

<b>Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract</b>	<b>Description of Contract or Lease and Nature of Debtor's Interest.</b> State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
<p><i>Daniel Sciole</i>  <i>2606 Stony Point Road</i>  <i>Grand Island NY 14072</i></p>	<p><i>Primus Financial Services</i>  <i>P.O. Box 681811</i>  <i>Franklin TN 37068-1811</i></p>

In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / Debtor Case No. \_\_\_\_\_  
(if known)

## SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	<b>Deputy</b>	<b>Unemployed</b>
Name of Employer	<b>Niagara County Sheriff's Dep.</b>	
How Long Employed	<b>14 months</b>	
Address of Employer	<b>59 Park Avenue Lockport New York 14094</b>	
Occupation	<b>Security Guard</b>	<b>Unemployed</b>
Name of Employer	<b>U.S. Security Associates, Inc.</b>	
How Long Employed	<b>2 years</b>	
Address of Employer	<b>200 Mansell Court #500 Roswell GA 30076-4852</b>	
Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 4,824.69	\$ 305.72
Estimated Monthly Overtime	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 4,824.69	\$ 305.72
LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 1,205.45	\$ 89.87
b. Insurance	\$ 83.20	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify): <b>Pension</b>	\$ 144.73	\$ 0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,433.38	\$ 89.87
TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,391.31	\$ 215.84
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from Real Property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social Security or other government assistance		
Specify:	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income		
Specify:	\$ 0.00	\$ 0.00
TOTAL MONTHLY INCOME	\$ 3,391.31	\$ 215.84
TOTAL COMBINED MONTHLY INCOME      \$ <u>3,607.15</u> (Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	1,458.42
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	230.00
Water and sewer	\$	47.00
Telephone	\$	50.00
Other <b>Cable</b>	\$	39.00
Other <b>Cell Phone</b>	\$	35.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	50.00
Food	\$	344.00
Clothing	\$	60.00
Laundry and dry cleaning	\$	64.50
Medical and dental expenses	\$	25.00
Transportation (not including car payments)	\$	258.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	75.00
Charitable contributions	\$	86.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	125.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	274.27
Other: <b>Auto Payment</b>	\$	346.59
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: <b>Personal care</b>	\$	50.00
Other:	\$	0.00
Other:	\$	0.00
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	\$	3,617.78

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re *Raymond F. Tracy, Jr. and Jennifer A. Tracy*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	<b>Yes</b>	<b>1</b>	\$ 77,000.00		
B-Personal Property	<b>Yes</b>	<b>3</b>	\$ 29,766.67		
C-Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D-Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		\$ 85,213.77	
E-Creditors Holding Unsecured Priority Claims	<b>Yes</b>	<b>2</b>		\$ 3,799.00	
F-Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>4</b>		\$ 23,148.65	
G-Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H-Codebtors	<b>Yes</b>	<b>1</b>			
I-Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ 3,607.15
J-Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ 3,617.78
Total Number of Sheets in All Schedules ►		<b>16</b>			
Total Assets ►			\$ 106,766.67		
Total Liabilities ►				\$ 112,161.42	



In re Raymond F. Tracy, Jr. and Jennifer A. Tracy / Debtor Case No. \_\_\_\_\_  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 10/12/2005

Signature /s/ Raymond F. Tracy, Jr.  
Raymond F. Tracy, Jr.

Date: 10/12/2005

Signature /s/ Jennifer A. Tracy  
Jennifer A. Tracy

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re *Raymond F. Tracy, Jr. and Jennifer A. Tracy*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - HUSBAND'S DEBTS

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

**a. Property to Be Surrendered.**

Description of Property	Creditor's Name
<i>None</i>	

**b. Property to Be Retained.**

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>2000 Chevrolet Tracker</i>	<i>Primus Financial Services</i>	<b>X</b>		<b>X</b>
<i>2001 Oldsmobile Alero 2D</i>	<i>Roadloans</i>	<b>X</b>		<b>X</b>

### Signature of Debtor(s)

Date: 10/12/2005Debtor: /s/ Raymond F. Tracy, Jr.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re *Raymond F. Tracy, Jr. and Jennifer A. Tracy*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

## CHAPTER 7 STATEMENT OF INTENTION - WIFE'S DEBTS

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

**a. Property to Be Surrendered.**

Description of Property	Creditor's Name
<i>None</i>	

**b. Property to Be Retained.**

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>None</i>				

### Signature of Debtor(s)

Date: 10/12/2005Debtor: /s/ Jennifer A. Tracy

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re *Raymond F. Tracy, Jr. and Jennifer A. Tracy*Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

## CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

**a. Property to Be Surrendered.**

Description of Property	Creditor's Name
<i>None</i>	

**b. Property to Be Retained.**

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>Residence</i>	<i>National City Bank</i>	<b>X</b>		<b>X</b>
<i>"</i>	<i>Avco Financial Services Inc.</i>	<b>X</b>		<b>X</b>

### Signature of Debtor(s)

Date: 10/12/2005Debtor: /s/ Raymond F. Tracy, Jr.Date: 10/12/2005Joint Debtor: /s/ Jennifer A. Tracy

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

In re *Raymond F. Tracy, Jr.*  
and  
*Jennifer A. Tracy*  
*fka Jennifer A. Sciole*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor  
Attorney for Debtor: *Randall P. Sinatra*

**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
  - a) For legal services rendered or to be rendered in contemplation of and in connection with this case . . . . . \$ 600.00
  - b) Prior to the filing of this statement, debtor(s) have paid . . . . . \$ 0.00
  - c) The unpaid balance due and payable is . . . . . \$ 600.00
3. \$ 209.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
*None other*
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
*None other*
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
*None*
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
*None*

Dated: *10/12/2005*

Respectfully submitted,

X /s/ Randall P. Sinatra  
Attorney for Petitioner: *Randall P. Sinatra*  
*Randall P. Sinatra*  
*800 Main Street*  
*Suite 4C*  
*Niagara Falls NY 14301*

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

In re *Raymond F. Tracy, Jr.*  
*and*  
*Jennifer A. Tracy*  
*fka Jennifer A. Sciole*

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

Attorney for Debtor: *Randall P. Sinatra*

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 10/12/2005

/s/ Raymond F. Tracy, Jr.

Debtor

/s/ Jennifer A. Tracy

Joint Debtor

Avco Financial Services Inc.  
5714 S. Transit Road  
Lockport, NY 14094

National City Bank  
First Franklin Loan Services  
P.O. Box 1838  
Pittsburg, PA 15230

Primus Financial Services  
P.O. Box 681811  
Franklin , TN 37068-1811

Roadloans  
P.O. Box 4459  
Huntington BCH, CA 92605

US Department of Education  
Direct Loan Servicing Center  
P.O. Box 4609  
Utica, New York 1350-4609

Alliance One  
1160 Centre Pointe Drive  
Suite 1  
Mendota Heights, MN 55120-1025

Associate Relocation  
16260 N 71st Street  
Scottsdale, AZ 85254-1591

AT&T  
P.O. Box 8212  
Aurora, IL 60572-8212

Barzman, Kasimov & Vieth, DDS  
2430 North Forest Road  
Getzville, New York 14068-1535

Capital One Bank  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

CBE Group  
131 Tower Park, Ste. 100  
P.O. Box 2547  
Waterloo, IA 50704-2547

Doyle, Murray, Donnarumma  
57 Davison Court  
Lockport, New York 14094

First Premier Bank  
P.O. Box 5524  
Sioux Falls, SD 57117-5524

Forster & Garbus, Esqs.  
P.O. Box 9030  
Farmingdale, New York 11735-9030

GlHEC/Niagara County  
P.O. Box 7860  
Madison, WI 53707

HSBC Card Services  
Household Bank  
P.O. Box 80084  
Salinas, CA 93912-0084

Leading Edge Recovery Solution  
P.O. Box 505  
Linden, MI 48451-0505

Midland Credit Management, Inc  
P.O. Box 939019  
San Diego, CA 92193-9019

National Fuel Gas Distribution  
Corporation  
P.O. Box 4103  
Buffalo, NY 14264

Providian National Bank  
P.O. Box 660509  
Dallas, Texas 75266-0509

Risk Management Alternatives  
802 E Martintown Road  
Suite 201  
North Augusta, SC 29841

Security Credit Systems, Inc.  
P.O. Box 846  
Buffalo, NY 14240-0846



Verizon Communications, Inc.  
P.O. Box 15071  
Albany, NY 12212-5071

World Financial Network  
National Bank/Spiegel  
P.O. Box 182122  
Columbus, OH 43218-2122

Daniel Sciole  
2606 Stony Point Road  
Grand Island, NY 14072